

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on June 25, 2014.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Regina D. Holmes
aka Regina D. Pointer
104 Brenton Street
Henrico, VA 23222

Case Number: 14-33422-KLP Office Code: 3	Last four digits of Social-Security or Individual Taxpayer-ID(ITIN) No(s)/Complete EIN: xxx-xx-3482
Attorney for Debtor(s) (name and address): Pia J. North North & Associates, P.C. 5913 Harbour Park Drive Midlothian, VA 23112 Telephone number: 804-739-3700	Bankruptcy Trustee (name and address): Robert E. Hyman P.O. Box 1780 Richmond, VA 23218-1780 Telephone number: (804) 775-0979

Meeting of Creditors

Date: **August 14, 2014**

Time: **09:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **November 12, 2014**

For a governmental unit: **December 22, 2014**

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: October 14, 2014

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **September 17, 2014**

Time: **11:10 AM**

Location: **Judge Phillips' – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Address of the Bankruptcy Clerk's Office: 701 East Broad Street Richmond, VA 23219	For the Court: Clerk of the Bankruptcy Court: William C. Redden
McVCIS 24-hour case information: Toll Free 1-866-222-8029	Date: June 26, 2014

EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov , or at Clerk's office in Richmond. See address on front side of this notice.
-- Refer to Other Side for Important Deadlines and Notices --	
LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.	
PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card. <i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i>	

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Eastern District of VirginiaIn re:
Regina D. Holmes
DebtorCase No. 14-33422-KLP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: mullert
Form ID: B9IPage 1 of 2
Total Noticed: 30

Date Rcvd: Jun 26, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2014.

db +Regina D. Holmes, 104 Brenton Street, Henrico, VA 23222-2018
 tr Robert E. Hyman, P.O. Box 1780, Richmond, VA 23218-1780
 12427201 +Allstate Texas Lloyds Co, 3075 Sanders Road Suite H1a, Northbrook, IL 60062-7119
 12427202 +Bon Secours - RichmondHealth, 8500 Magellan Parkway Building, Richmond, VA 23227
 12427203 +Bon Secours Richmond Health Sy, Goodman Allen Filetti, Reg Ag, 4501 Highwoods Pkwy Ste 210, Glen Allen, VA 23060-6153
 12427207 ++CONTINENTAL EMERGENCY SERVICES, 111 BULIFANTS BLVD, STE B, WILLIAMSBURG VA 23188-5711
 (address filed with court: Continental Emergency Services, PO Box 3475, Toledo, OH 43607)
 12427204 Cap One, BOX 52530, CAROL STREAM IL 60196
 12427205 Commonwealth of VA-Tax, P.O. Box 2156, Richmond, VA 23218-2156
 12427208 +Continental Emergency Services, 111 Bulifants Blvd, Suite B, Williamsburg, VA 23188-5711
 12427209 +County of Henrico - DPU, Parham and Hungary Springs Rd., P.O. Box 90775, Henrico, VA 23273-0775
 12427211 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
 (address filed with court: Dominion Virginia Power, P. O. Box 26543, Richmond, VA 23290)
 12427214 +Glasser & Glasser, P.L.C., P. O. Box 3400, Norfolk, VA 23514-3400
 12427217 +Monroe And Main, 1112 7th Ave, Monroe, WI 53566-1364
 12427218 +Monument Pathologists, Inc, P. O. Box 5468, Martinsville, VA 24115-5468
 12427200 +North & Associates, P.C., 5913 Harbour Park Drive, Midlothian, VA 23112-2163
 12427221 +Stern & Associates, 415 N Edgeworth St Ste 2, Greensboro, NC 27401-2071
 12427222 +TitleMax of Virginia, 5200 Brook Road, Richmond, VA 23227-2902
 12427223 +VCU Health System, P.O. Box 758721, Baltimore, MD 21275-8721
 12427227 +Vion Holdings LLC, Reg Agent, Bank of America Center 16th Fl, 1111 East Main St, Richmond, VA 23219-3531
 12427228 Wells Fargo Home Mortgage, 7255 Baymeadows, Wa Po Box 10335, Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: help@pianorth.com Jun 27 2014 02:05:43 Pia J. North, North & Associates, P.C.,
 5913 Harbour Park Drive, Midlothian, VA 23112
 12427206 +E-mail/Text: bankruptcy@consumerportfolio.com Jun 27 2014 02:06:56 Consumer Portfolio Svc,
 Po Box 57071, Irvine, CA 92619-7071
 12427210 +EDI: CCS.COM Jun 27 2014 01:58:00 Credit Collection Services, Two Wells Avenue,
 Newton Center, MA 02459-3246
 12427212 +E-mail/Text: bknotice@erccollections.com Jun 27 2014 02:06:39 Enhanced Recovery Co L,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 12427213 +EDI: AMINFOFP.COM Jun 27 2014 01:58:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 12427215 EDI: IRS.COM Jun 27 2014 01:58:00 Internal Revenue Service, Centralized Insolvency Unit,
 P O Box 7346, Philadelphia, PA 19101-7346
 12427216 +EDI: MID8.COM Jun 27 2014 01:58:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 12427220 EDI: NEXTEL.COM Jun 27 2014 01:58:00 Sprint, Bankruptcy Dept, PO Box 172408,
 Denver, CO 80217-2408
 12427224 +EDI: AFNIVERZONE.COM Jun 27 2014 01:58:00 Verizon, 500 Technology Dr Ste 30,
 Weldon Spring, MO 63304-2225
 12427226 +E-mail/Text: khallman@vioninv.com Jun 27 2014 02:06:36 Vion Holdings LLC,
 400 Interstate North Pkwy SE, Ste 800, Atlanta, GA 30339-5027

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12427219 ##+Pmab Llc, 5970 Fairview Rd Ste 800, Charlotte, NC 28210-0091
 12427225 ##+Verizon - Bankrutpcy Dept, P.O. Box 3397, Wilmington, IL 61702-3397

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0422-7

User: mullert
Form ID: B9I

Page 2 of 2
Total Noticed: 30

Date Rcvd: Jun 26, 2014

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2014 at the address(es) listed below:

Pia J. North on behalf of Debtor Regina D. Holmes
lawdesk.northlaw@verizon.net;northlaw@pianorth.com;barbara@pianorth.com;mandy@pianorth.com;northlawawecf@gmail.com;notices.northlaw@earthlink.net;bkynotices@gmail.com;kimberly@pianorth.com;North_ecf@Iamthewolf.co
Robert E. Hyman station08@ricva.net, ecfsummary@ricva.net

TOTAL: 2